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United States Bankruptcy (NORTHERN District of ILLIN							L 01 20		Voluntary Petition		
Name of Debto	r (if individu	ual, enter Last, First,	Middle):			Name of J	oint Debtor	(Spouse)(Last, First,	, Middle):		
Kopp, Cha	rles J.					Kopp, Michele M.					
All Other Name (include married, NONE	es used by t		e last 8 years	S		All Other I	Names used l	by the Joint Debt and trade names):	or in the last 8 years		
Last four digits		•	EIN or other	er Tax I.D. N	No.		ligits of Soc.		te EIN or other Tax I.I	D. No.	
Street Address	of Debtor line Roa	(No. & Street, C	ity, and State):		Street Add	ress of Joint ateline I	Debtor (No. &	& Street, City, and State):			
Calumet Ci	ty IL				ZIPCODE 60409	Calumet	City IL			ZIPCODE 50409	
County of Residence Principal Place							Residence or Place of Busin				
Mailing Addres	ss of Debtor		n street address)	:		Mailing A	ddress of Joi		ifferent from street address):		
SAME				ĺ	ZIPCODE	8129 Hoh Munster				ZIPCODE	
Location of Pri	ncipal Asse	ts of Business I	Debtor			<u> </u>				46321	
(If different from stre			PPLICABLE	7						ZIPCODE	
Type of Debtor	r (Form of	organization)		ature of I	Business icable boxes.)		-	Section of Bank etition is Filed	(Check one box)	Vhich	
☐ Individual (in☐ Corporation (in☐ Partnership☐ Other (if debte	ncludes LLC	and LLP) of the above	Single	U.S.C. § 101 oad	state as defined	☐ Chapte	_		Chapter 15 Petition of a Foreign Main I Chapter 15 Petition of a Foreign Nonma	Proceeding for Recognition	
entities, check this box and provide the information requested below.) State type of entity: Commodity Broker Clearing Bank Nonprofit Organization qualified						Nature of Debts (Check one box) ☑ Consumer/Non-Business ☐ Business					
## Under 11 U.S.C. § 501(3)(c). Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is debtor is unable to pay fee except in installments. Rule 1006(b). See Official form No. 3. Filing fee waiver requested (Applicable to chapter 7 individuals only). Must attach							s not a small	iness as defined i business debtor a	in 11 U.S.C. § 101(51E as defined in 11 U.S.C.	§ 101(51D).	
		ourt's consideration	on. See Officia	al Form 3B.		affiliates	are less than	1 \$2 million.	THIS SPACE IS FOR	COURT USE ONLY	
	ates that fundates that, afte	ls will be availabl			ed creditors.	paid, there will	be no funds a	vailable for	THIS STACE IS FUR	COOKI USE UNLI	
Estimated Numb Creditors	4	μ9 99 1	00- 200- 99 999	1,000- 5,000	5,001- 10,001- 10,000 25,000	25,001 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million			
Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million			

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(Official Form 1) (10/05) West Group, Rochester, NY		FORM B1, Page 2			
Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case)	Charles J. Kop Michele M. K	_			
Prior Bankruptcy Case Filed Within Last 8 Years		e, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:			
NONE					
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of t	this Debtor	(If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy code. X Signature of Attorney for Debtor(s) Date				
Exhibit C Does the debtor own or have possession of any property that poses	by	tion Concerning Debt Counseling Individual/Joint Debtor(s)			
or is alleged to pose a threat of imminent and identifiable harm to public health and safety?	I/we have received approv period preceding the filing of	ed budget and credit counseling during the 180-day this petition.			
☐ Yes, and exhibit C is attached and made a part of this petition. ☑ No	1/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing)				
Information Regarding th	e Debtor (Check the Ap	oplicable Boxes)			
Venue (Check	any applicable box)				
Debtor has been domiciled or has had a residence, principal place of busi preceding the date of this petition or for a longer part of such 180 days the		istrict for 180 days immediately			
There is a bankruptcy case concerning debtor's affiliate, general partner,	or partnership pending in this Di	strict.			
Debtor is a debtor in a foreign proceeding and has its principal place of b	• •				
States in this District, or has no principle place of business or assets in the					
or proceeding [in a federal or state court] in this District, or the interest o relief sought in this District.	it the parties will be served in reg	aru to the			
•	Resides as a Tenant of Residen	tial Property			
☐ Landlord has a judgment against the debtor for possession of debto	r's residence. (If box checked, co	mplete the following.)			
(Name of landlord th	hat obtained judgment)				
(Address of landlord	1)				
Debtor claims that under applicable nonbankruptcy law, there are opermitted to cure the entire monetary default that gave rise to the jupossession was entered, and					
Debtor has included in this petition the deposit with the court of an	y rent that would become due du	ring the 30-day			

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Official Form 1) (10/05) West Group, Rochester, NY Voluntary Petition	Name of Debtor(s): Charles J. Kopp and
(This page must be completed and filed in every case)	Charles J. Kopp and Michele M. Kopp
	Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this	
petition is true and correct.	I declare under penalty of perjury that the information provided in this
If petitioner is an individual whose debts are primarily consumer debts	petition is true and correct, that I am the foreign representative of a debtor
and has chosen to file under chapter 7] I am aware that I may proceed	in a foreign proceeding, and that I am authorized to file this petition.
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to	
proceed under chapter 7.	(Check only one box.)
If no attorney represents me and no bankruptcy petition preparer	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copie
signs the petition] I have obtained and read the notice required by	of the documentation required by § 1515 of title 11 are attached.
§342(b) of the Bankruptcy Code.	Discount to \$ 1511 of title 11 United States Code I request relief in accordance with the
I request relief in accordancy with har chapter of title 11, United States	Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting
I request relief in accordance with the chapter of title 11, United States Code, specified in this periods.	recognition of the foreign proceeding is attached.
Code, specifica in this periodic.	recognition of the foleral proceeding is amorea.
$\mathbf{X} = \mathbf{A} \mathbf{A} \mathbf{A} \mathbf{A} \mathbf{A} \mathbf{A} \mathbf{A} \mathbf{A}$	- x
Signature of Debtor	(Signature of Foreign Representative)
Xm. skill Kood	(Signature of Poreign Representative)
Signature of Joint Debtor	
	(Printed name of Foreign Representative)
Telephone Number (If not represented by attorney)	
Q = Q = Q = Q = Q	(Pata)
7-6-0006	— (Date)
Date	
Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer
The most	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C.§110; (2) I prepared this document for compensation
X John Cot	and have provided the debtor with a copy of this document and the notices and
Signature of Attorney for Debtor(s)	information required under 11 U.S.C §110(b), 110(h), and 342(b); and, 3) if
Thomas M. Britt 6200940 Printed Name of Attorney for Debtor(s)	rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have
-	given the debtor notice of the maximum amount before preparing any document
LAW OFFICES OF THOMAS M. BRITT, P.C.	for filing for a debtor or accepting any fee from the debtor as required in that
6825 W. 171st Street	section. Official Form 19B is attached.
Address	
	Printed Name and title, if any, of bankruptcy Petition Preparer
Tinley Park IL 60477	
(708) 429-5400	Social Security number (If the bankruptcy petition preparer is not an individual,
(708) 429-5400 Telephone Number	state the Social Security number of the officer, principle, responsible person or
	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Date	-
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this	
petition is true and correct, and that I have been authorized to file this	X
petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11,	Date
United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible
· · · · ·	person, or partner whose social security number is provided above.
X	Names and Social Security numbers of all other individuals who
Signature of Authorized Individual	prepared or assisted in preparing this document unless the bankruptcy
	petition preparer is not an individual:
Printed Name of Authorized Individual	
	If more than one person prepared this document, attach additional
Title of Authorized Individual	sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of
Date	title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or
	imprisonment or both 11 U.S.C. \$ 110: Required by 18 U.S.C. \$ 156.

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Rule 2016(b) (8/91) West Group, Rochester, NY

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re and

Case No. 06 B Chapter 13

Michele M. Kopp

aka Michele Weslolowski

Attorney for Debtor: Thomas M. Britt

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in 2,100.00 800.00 b) Prior to the filing of this statement, debtor(s) have paid \$_ 1.300.00
- 274.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 9/ 5/2006

Respectfully submitted,

Attorney for Petitioner: Thomas M. Britt

LAW OFFICES OF THOMAS M. BRITT, P.C.

6825 W. 171st Street Tinley Park IL 60477

ORM B64 (10/05) WCase 06-11599	Doc 1	Filed 09/15/06	Entered 09/15/06 13:55:53	Desc Mair
Orth Bort (10/00) West Group, Recincator, 141		Document	Page 5 of 28	

In re Charles J. Kopp and Michele M. Ko	In re	Charles	J.	Kopp	and	Michele	м.	Kopp
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/ Debtor

Case No. 06 B

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandI WifeV Joint Community	Secured Claim or	Amount of Secured Claim
Residence 1570 Stateline Road Calumet City, IL 60409	Joint Tenancy		\$ 140,000.00	\$ 121,000.00

No continuation sheets attached

TOTAL

140,000.00

/ Debtor

Case No. 06 B

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n e		Husband WifeV Joint CommunityC	Deducting any Secured Claim or
1. Cash on hand.	X			
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Checking Account - Chase Bank Location: In bank's possession	٥	\$ 500.00
		Checking Account - Southwest Credit Union Location: In bank's possession	j	\$ 800.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
 Household goods and furnishings, including audio, video, and computer equipment. 		Miscellaneous Household Furnishings Location: In debtors' possession	j	\$ 1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Miscellaneous Wearing Apparel Location: In debtors' possession	j	\$ 500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Insurance Policy - New York Life (whole) Location: In provider's possession	j	\$ 1,000.00
		Insurance Policy - Northern American (term insurance) Location: In provider's possession	j	NO SURRENDER VALUE

/ Debtor

Case No. 06 B

(if known)

SCHEDULE B-PERSONAL PROPERTY

	_	(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Value of Deboor's Interest,
	o n e		Husband Wife Joint Community	W tJ	in Property Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension Plan - Automobile Mechanics Union Location: In employer's possession		H	\$ 40,000.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles.		1985 Cadillac Seville (not running) Location: In debtor's possession		J	\$ 500.00

/ Debtor

Case No. 06 B

(if known)

SCHEDULE B-PERSONAL PROPERTY

27. Aircraft and accessories. X 28. Office equipment, furnishings, and supplies. X 29. Machinery, fixtures, equipment and supplies used in business. X 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X			(Continuation Sheet)			
n n e	Type of Property		Description and Location of Property			Value of Debtor's Interest,
Location: In debtor's possession 1993 Ford Explorer Location: In debtor's possession 1998 Ford F-150 Automobile Location: In debtor's possession 7 \$ 5,000.00 28. Boats, motors, and accessories. X 27. Aircraft and accessories. X 28. Office equipment, furnishings, and supplies. 39. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. 31. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X		n		Wife- Joint	W :J	Deducting any Secured Claim or
Location: In debtor's possession 1998 Ford F-150 Automobile Location: In debtor's possession 26. Boats, motors, and accessories. X 27. Aircraft and accessories. X 28. Office equipment, furnishings, and supplies used in business. 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X					J	\$ 1,000.00
Location: In debtor's possession 26. Boats, motors, and accessories. X 27. Aircraft and accessories. X 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment and supplies used in business. 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X					J	\$ 2,000.00
27. Aircraft and accessories. X 28. Office equipment, furnishings, and supplies. X 29. Machinery, fixtures, equipment and supplies used in business. X 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X					J	\$ 5,000.00
28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment and supplies used in business. 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. X3. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X	26. Boats, motors, and accessories.	X				
supplies. 29. Machinery, fixtures, equipment and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not 37. Animals. 38. Farming equipment and implements. 39. Souther personal property of any kind not 30. Inventory. 31. Animals. 32. Crops - growing or harvested. 33. Farming equipment and implements. 34. Salvested in business. 35. Other personal property of any kind not 36. Salvested in business. 37. Salvested in business. 38. Salvested in business. 39. Salvested in business. 39. Salvested in business. 30. Inventory. 31. Animals. 31. Animals. 32. Crops - growing or harvested. 33. Farming equipment and implements. 34. Salvested in business. 35. Other personal property of any kind not 37. Salvested in business. 38. Salvested in business. 39. Salvested in business. 39. Salvested in business. 30. Inventory. 31. Animals. 31. Animals. 32. Crops - growing or harvested. 33. Farming equipment and implements. 34. Salvested in business. 35. Salvested in business. 36. Salvested in business. 37. Salvested in business. 38. Salvested in business. 39. Salvested in business. 30. Inventory. 31. Animals. 31. Animals. 32. Crops - growing or harvested. 33. Farming equipment and implements. 34. Salvested in business. 35. Salvested in business. 36. Salvested in business. 37. Salvested in business. 38. Salvested in business. 39. Salvested in business. 30. Salvested in business. 30. Salvested in business. 30. Salvested in business. 31. Salvested in business. 32. Crops - growing or harvested. 33. Farming equipment and implements. 34. Salvested in business. 35. Salvested in business. 36. Salvested in business. 37. Salvested in business. 38. Salvested in business. 39. Salvested in business. 39. Salvested in business. 30. Salvested in business. 30. Salvested in business. 31. Salvested in business. 32	27. Aircraft and accessories.	X				
supplies used in business. 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X	28. Office equipment, furnishings, and supplies.	X				
31. Animals. X 32. Crops - growing or harvested. Give particulars. X 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X	29. Machinery, fixtures, equipment and supplies used in business.	X				
32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not X	30. Inventory.	X				
Give particulars. 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X	31. Animals.	X				
34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not X	32. Crops - growing or harvested. Give particulars.	X				
35. Other personal property of any kind not $oldsymbol{X}$	33. Farming equipment and implements.					
	34. Farm supplies, chemicals, and feed.					
	35. Other personal property of any kind not already listed. Itemize.	X				

/ Debtor

Case No. 06 B

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$125,000. (Check one box)

□ 11 U.S.C. § 522(b) (2):

☑ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Residence	735 ILCS 5/12-901	\$ 30,000.00	\$ 140,000.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 800.00	\$ 800.00
Miscellaneous Household Furnishings	735 ILCS 5/12-1001(b)	\$ 1,500.00	\$ 1,500.00
Miscellaneous Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Insurance Policy	735 ILCS 5/12-1001(f)	\$ 1,000.00	\$ 1,000.00
Insurance Policy	735 ILCS 5/12-1001(f)	100%	NO SURRENDER VALUE
Pension Plan	735 ILCS 5/12-1006	\$ 40,000.00	\$ 40,000.00
1993 Ford Explorer	735 ILCS 5/12-1001(c)	\$ 2,000.00	\$ 2,000.00
1998 Ford F-150	735 ILCS 5/12-1001(c)	\$ 2,400.00	\$ 5,000.00

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FORM B6D (10/05) West Group, Rochester, NY

In re Charles J. Kopp and Michele M. Kopp

/ Debtor

Case No. 06 B

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above)	o d e b t	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien IHusband VWifeJoint CCommunity	C o n t i n g e n t	q u i d a t	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: Creditor # : 1 Ford Motor Credit PO Box 64400 Colarado Springs CO 80962-4400	_	Auto Loan - 1998 Ford F-150 Value: \$ 5,000.00				\$ 2,500.00	\$ 0.00
Account No: Creditor # : 2 Homecomings Financial 2711 N Haskell Suite 1000 Dallas TX 75204	-	First Mortgage Value: \$ 140,000.00				\$ 121,000.00	\$ 0.00
Account No:	-	Value:					
Account No:	-	Value:					
No continuation sheets attached	1			nis p	age)	123,500.00 123,500.00	

FORM B6E (10/05) West Group, Rochester W Doc 1 Filed 09/15/06 Entered 09/15/06 13:55:53 Desc Main Document Page 11 of 28

In re Charles J. Kopp and Michele M. Kopp

/ Debtor

Case No. 06 B

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the

Mea	ns Test form.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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FORM B6F (10/05) West Group, Rochester, NY

In re Charles J. Kopp and	l Michele l	м. Корр
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/ Debtor

Case No. 06 B

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C. 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the

Creditor's Name and Mailing Address including Zip Code And Account Number (See instructions above.)	C o d e b t o r	Hl W' JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Nife oint Community	C o n t i n g e n t	U nli quidat ed	D i s p u t e d	Amount of Claim without deductiong value of colateral
Account No: 4179107011728 Creditor # : 1 AspireCB & T PO Box 105555 Atlanta GA 30348		J	Credit Card Purchases				\$ 1,400.00
Account No: 44271000 Creditor # : 2 Bank of America, N.A. PO Box 1598 Norfolk VA 23501		J	Credit Card Purchases				\$ 9,385.00
Account No: 442710000643 Creditor # : 3 Bank of America, N.A. PO Box 1390 Norfolk VA 23501		J	Credit Card Purchases				\$ 9,056.00
Account No: 70011630 Creditor # : 4 Best Buy PO Box 6985 Bridgewater NJ 08807		J	Credit Card Purchases				\$ 1,695.00
3 continuation sheets attached	L	•	(1	Subt		age)	21,536.00

(Report total also on Summary of Schedules)

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FORM B6F (10/05) West Group, Rochester, NY

In re Charles J. Kopp and	<i>Michele</i>	М.	Kopp
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_____/ Debtor

Case No. <u>06</u> в

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		T	(Communication Shoot)		I	1	T
Creditor's Name and Mailing Address	С		Date Claim was Incurred,	C	U	D i	Amount of Claim
including Zip Code	o d		and Consideration for Claim.	n	l i	s	without deductiong
	е		If Claim is Subject to Setoff, so State.	i n	q u	p u	value of colateral
And Account Number	b	HH	L Husband	g	i d	t e	
(See instructions above.)	٥	W	Wife	e n	a t	d	
	r	D0	oint Community	t	ď		
Account No: 486236256468		J					\$ 2,015.00
Creditor # : 5 Capital One			Credit Card Purchases				
PO Box 85015 Richmond VA 23285							
Account No: 504994800068		J					\$ 1,533.00
Creditor # : 6 CBUSA Sears			Credit Card Purchases				
PO Box 6189 Sioux Falls SD 57117							
Account No: 5149-2283-3013-3842	_	J					\$ 3,155.00
Creditor # : 7 Chase Bank			Credit Card Purchases				
800 Brooksedge Boulevard							
Westerville OH 43081							
Account No: 607130613523		J					\$ 11,725.00
Creditor # : 8			Credit Card Purchases				
CitiFinancial 300 St Paul Place							
BSP05							
Baltimore MD 21202							
Account No: 601918005202		J					\$ 520.00
Creditor # : 9			Credit Card Purchases			1	
Discount Tires PO Box 276						1	
Dayton OH 45401							
Account No: 601100706-0273298		J					\$ 1,200.00
Creditor # : 10			Credit Card Purchases			1	
Discover Financial Services PO Box 15316						1	
Wilmington DE 19850						1	
_							
Sheet No. 1 of 3 continuation sheets atta	ched	to S	Schedule of	Subt	ota	I \$	20,148.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t			
			(Report total also on Summ		Fota hedu		

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FORM B6F (10/05) West Group, Rochester, NY

In re Charles J. Kopp and	<i>Michele</i>	М.	Kopp
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_____/ Debtor

Case No. <u>06</u> в

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		т —	,	-	1	_	T
Creditor's Name and Mailing Address including Zip Code And Account Number (See instructions above.) Account No: 60921003427 Creditor # : 11 Empire PO Box 276 Dayton OH 45401	C o d e b t o r	HI W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community Credit Card Purchases	C o n t i n g e n t	U nlii quid a t e d	D i s p u t e d	Amount of Claim without deductiong value of colateral \$ 1,031.00
Account No: 6018-5960-1430-2693 Creditor # : 12 GEMB/Old Navy PO Box 981127 El Paso TX 79998		J	Credit Card Purchases				\$ 1,045.00
Account No: 771-4-10-0648-215515 Creditor # : 13 GEMB/Sams PO Box 981127 El Paso TX 7998		J	Credit Card Purchases				\$ 392.00
Account No: 51230030 Creditor # : 14 HSBC Bank 16430 N Scottsdale Suite 300 Scottsdale AZ 85254		J	Credit Card Purchases				\$ 6,400.00
Account No: 548955511126 Creditor # : 15 HSBCNX PO Box 19360 Portland OR 97280		J	Credit Card Purchases				\$ 720.00
Account No: 512300304446 Creditor # : 16 HSBCNY 12447 SW 69th Ave Tigard OR 97223		J	Credit Card Purchases				\$ 6,495.00
Sheet No. 2 of 3 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched	to S			his pa Γota	age)	16,083.00

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FORM B6F (10/05) West Group, Rochester, NY

In re Charles J. Kopp and Michele M. I	Cnaries J.	корр	ana	Michele	м.	Kopp
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_____/ Debtor

Case No. <u>06</u> в

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		1	(Continuation Sheet)		1		
Creditor's Name and Mailing Address including Zip Code And Account Number (See instructions above.)	C o d e b t o r	HI W JJ C(Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	C o n t i n g e n t	ņ	D i s p u t e d	Amount of Claim without deductiong value of colateral
Account No: 134-754-747 Creditor # : 17 JC Penney PO Box 981127 El Paso TX 79998		J	Credit Card Purchases				\$ 160.00
Account No: 7497317647 Creditor # : 18 MBNA America PO Box 17054 Wilimington DE 19884		J	Credit Card Purchases				\$ 10,300.00
Account No: 359-656-605 Creditor # : 19 Structure c/o WFNNB PO Box 330064 North Glen CO 80233-7001		J	Credit Card Purchases				\$ 303.00
Account No: 603532007734 Creditor # : 20 THO/CBUSA PO Box 6003 Hagerstown MD 21747		J	Credit Card Purchases				\$ 2,755.00
Account No: 252-417-118 Creditor # : 21 Victoria Secret PO Box 182128 Columbus OH 43218		J	Credit Card Purchases				\$ 1,155.00
Account No:							
Sheet No. 3 of 3 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched	to S		Subt	ota	I \$	14,673.00
C. California Charles (1907)			(Report total also on Summa	-	Γota	ıl \$	72,440.00

/ Debtor

Case No. 06 B

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
other Parties to Lease	State whether Lease is for Nonresidential Real Property.

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. Gran 2011 (10,00) 11001 Group, 11001100101, 111		Document	Page 17 of 28	

/ Debtor

Case No. 06 B

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re	Charles J.	Kopp	and Michele M.	Kopp	/ Debtor	Case No. 2	6 B	
					_	_		(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE							
Status:	RELATIONSHIP				AGE			
Married	Son				19			
	Son				5			
	Daughter				2			
EMPLOYMENT:	DEBTOR				SPO	USE		
Occupation	Machinist			Executive	e Assistant		•	
Name of Employer	Sherwin Williams			Medicus (Group			
How Long Employed	3 years			2 months				
Address of Employer	11700 S Cottage Grove			35 W. Wa	cker			
	Chicago IL 60628			Suite 22	00			
				Chicago .	IL 60601			
Income: (Estimate of average	ge monthly income)			DEBTOR		SPOUSE		
	ages, salary, and commissions (pro rate if not paid	d monthly)		\$	3,043.00	\$	3,860.0	
2. Estimated Monthly Overt	ime			\$	0.00	- T	0.0	
3. SUBTOTAL	STIONS			\$	3,043.00	\$	3,860.0	
 LESS PAYROLL DEDUC a. Payroll Taxes and So 				\$	470.00	\$	855.0	
b. Insurance	oral Goodiny			\$	0.00		110.0	
c. Union Dues				\$	60.00	\$	0.0	
d. Other (Specify):				\$	0.00	\$	0.0	
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS			\$	530.00	\$	965.0	
6. TOTAL NET MONTHLY	TAKE HOME PAY			\$	2,513.00	\$	2,895.0	
	eration of business or profession or farm (attach d	etailed statement)		\$	0.00	\$	0.0	
8. Income from Real Prope	rty			\$	0.00	\$	0.0	
Interest and dividends				\$	0.00	\$	0.0	
10. Alimony, maintenance of dependents listed above	or support payments payable to the debtor for the	debtor's use or that		\$	0.00	\$	0.0	
11. Social Security or other	government assistance			Φ.	2 22	•		
Specify:				\$ \$	0.00 0.00		0.0 0.0	
12. Pension or retirement ir13. Other monthly income	icome			Φ	0.00	Φ	0.0	
Specify:				\$	0.00	\$	0.0	
14. SUBTOTAL OF LINES	7 THROUGH 13			\$	0.00	\$	0.0	
15. TOTAL MONTHLY INC	OME (Add amounts shown on lines 6 and 14)			\$	2,513.00	\$	2,895.0	
16. TOTAL COMBINED MO	ONTHLY INCOME:	\$	5,408.00	(1	Report also on Sum	nmary of Sched	ules)	
47.5			1		(4): 1			
17. Describe any increa	se or decrease in income reasonably anticip	pated to occur wit	nin the year fo	llowing the filir	ng of this docume	ent:		

						_		
In	re	Charles	J.	Kopp	and	Michele	м.	Kopp

/ Debtor

Case No. 06 B

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,160.00
a. Are real estate taxes included? Yes 🔲 No 🏻 🖂		
b. Is property insurance included? Yes \square No \boxtimes		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	30.00
c. Telephone d. Other Cell Phone	\$	50.00
Other Cable	\$	50.00
Other Internet	\$	40.00
Other 1115511155	\$	30.00
3. Home maintenance (Repairs and upkeep)	\$	50.00
4. Food	\$	700.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	65.00
b. Life	\$	75.00
c. Health	\$	0.0
d. Auto	\$	185.0
e. Other	\$	0.0
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify) Real Estate Taxes	\$	185.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	, i	
a. Auto	\$	310.00
b. Other:	\$	0.00
c. Other:	\$	0.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Day Care Expenses	\$	600.00
Other: School Expenses	\$	150.00
Other: Rent on Munster, IN apartment	\$	400.00
18. TOTAL MONTHLY EXPENSES(Report also on Summary of Schedules)	\$	4,860.0
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I	\$	5,408.0
b. Total monthly expenses from Line 18 above	\$	4,860.00
c. Monthly net income (a. minus b.)	\$	548.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Charles J. Kopp and Michele M. Kopp		Case No. Chapter	
	Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED				
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets		ASSETS	LIABILITIES	OTHER	
A-Real Property	Yes	1	\$	140,000.00			
B-Personal Property	Yes	3	\$	52,800.00			
C-Property Claimed as Exempt	Yes	1					
D-Creditors Holding Secured Claims	Yes	1			\$ 123,500.00		
E-Creditors Holding Unsecured Priority Claims	Yes	1			\$ 0.00		
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$ 72,440.00		
G-Executory Contracts and Unexpired Leases	Yes	1					
H-Codebtors	Yes	1					
I-Current Income of Individual Debtor(s)	Yes	1				\$ 5,408.00	
J-Current Expenditures of Individual Debtor(s)	Yes	1				\$ 4,860.00	
тот	AL		\$	192,800.00	\$ 195,940.00		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN TE Charles J. Kopp and Michele M. Kopp		Case No. Chapter	 _
	/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.

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In re Charles J. Kopp and Michele M. Kopp / Debtor Case No. 06 B

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	ave read the foregoing summary and schedules, consisting of	sheets, and that they are true and
correct to the best of my knowledge, infor	mation and belief.	
Date:	Signature Charles J. Kopp	
Date:	Signature Take Comments	200
	Michel∦e M. Kopp	

Form 7 (10/05) Western 06 R11599 NYDoc 1 Filed 09/15/06 Entered 09/15/06 13:55:53 Desc Main

Document Page 23 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:Charles J. Kopp

and

Michele M. Kopp

aka Michele Weslolowski

Case No. 06 B

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$43,000.00 Gross income from Husband's employment.

Last Year: \$67,000.00 Gross income from Husband's employment.

Year before: \$78,000.00 Gross income from Husband's employment.

Year to date: \$26,000.00 Gross income from Wife's employment.

Last Year: \$39,000.00 Gross income from Wife's employment.

Year before: \$37,000.00 Gross income from Wife's employment.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

Creditor: Normal minimal monthly

payments when able.

Address:

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE.

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Michele M. Kopp v.

Domestic Relations

Circuit Court of Cook County,

Illinois

Pending

Charles J. Kopp, 05

D 8873

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

7. Gifts

F

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

AMOUNT OF MONEY OR

\$800.00

NAME OF PAYER IF OTHER THAN DEBTOR

NAME AND ADDRESS OF PAYEE

DESCRIPTION AND VALUE OF PROPERTY

Payee: Thomas M. Britt

Address:

6825 W. 171st Street Tinley Park, IL 60477 Date of Payment: August, 2006

Payor: Charles J. Kopp

Date of Payment: June, 2006 \$65.00

Payor: Charles Kopp

Payee:Consumer Credit Cournseling Service of Greater Atlanta, Inc. Address:100 Edgewood Avenue, Suite 1800, Atlanta, GA

30303

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

■ NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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⊠ NONE
A NORE
12. Safe deposit boxes List each safe deposit or other hox or depository in which the debter has or had assurblice and the safe deposit or other hox or depository in which the debter has or had assurblice.
List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
NONE
13. Setoffs
List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this against a debt or deposit of the debtor within 90 days preceding the commencement of this against a
filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
NONE NONE
14. Property held for another person
List all property owned by another person that the debtor holds or controls.
NONE NONE
15. Prior address of debtor If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and
vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
NONE NONE
16. Spouses and Former Spouses
If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse
and of any former spouse who resides or resided with the debtor in the community property state. NONE
Z NONE
47. Fundamental lafament
17. Environmental Information For the purpose of this question, the following definitions apply:
"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or
material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations regulating the cleanup of these substances, wastes, or material.
"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.
"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term
under an Environmental Law:
a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
NONE
b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
NONE NONE NONE NONE
c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☑ NONE

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18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NONE		
b. Identify any business listed	d in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.	
NONE	and the state of t	
NONE		
[If completed by an individual c	or individual and spouse]	
I declare under penalty of perju any attachments thereto and th	ury that I have read the answers contained in the foregoing statement of financial affairs and hat they are true and correct.	
Date	Signature of Debtor	
Date	Signature Calli Y X X X X X Y Y Y Y X X X Y Y Y Y Y Y	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Charles J. Kopp and	Case No. <i>06 B</i> Chapter <i>13</i>
Michel∉ M. Kopp aka Michel@ Weslolowski	
	Debtor
Attorney for Debtor: Thomas M. Britt	

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date:	Debtor W
	Joint Debtor